

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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DEPARTMENT OF FINANCIAL INSTITUTIONS
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***BULLETIN
MARCH 31, 2013, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY RELOCATION</u>		
10-24-12	First Western Bank & Trust, Minot, to move facility from 215 Main St, Glenburn, to 2105 16 th St NW, Minot	Comment period ends 4-23-13. To be acted on by Commissioner.
11-30-12	Bell State Bank & Trust, Fargo, to move facility from 209 Dakota Ave to 717 2 nd Ave N, Wahpeton	Preliminary application
<u>MERGER APPLICATION</u>		
1-18-13	Choice Financial Savings Bank, Comfrey, MN, to merge into Choice Financial Bank, Grafton	Approved by State Banking Board 3-14-12
<u>CHANGE OF CONTROL APPLICATION</u>		
2-11-13	Paul Marchell, Dennis Haugen, Richard Newman, and Ronald Kloster to each acquire 25% of the 1,779.2 of the voting shares of Full Service Agency, Inc., Buxton	Approved by State Banking Board 3-14-13
<u>INTERSTATE BRANCH APPLICATION</u>		
2-21-13	Starion Financial, Bismarck, to establish an interstate branch at 324 S Grand Ave, Sun Prairie, WI	Approved by Commissioner 3-18-13
<u>EXPANSION OF FIELD OF MEMBERSHIP</u>		
12-28-12	New Salem Credit Union, New Salem, to expand its field of membership	Approved by State Credit Union Board 3-22-13

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MARCH 31, 2013, APPLICATIONS

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>BRANCH APPLICATION</u>		
2-15-13	Dakota Plains Credit Union, Edgeley, to establish branch offices at 105 E Main St, Fort Ransom; and 118 Fowler St, Sheldon	Comment period ends 3-29-13. To be acted on by State Credit Union Board 4-5-13.
3-20-13	Town and Country Credit Union, Minot, to establish a branch at NW Corner of 52 nd Ave & 38 th St, Fargo	Preliminary application

BRANCH RELOCATION

1-7-13	Western Cooperative Credit Union, Williston, to relocate its branch from 84 1 st St SE to 60 NE 2 nd St, Beach	Approved by Commissioner 3-4-13
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USURY

The usury rate for unregulated lenders the month of April 2013 is **7.000% (5.627%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).